

IU Retiree Status, Benefits & Perks

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IU Human Resources

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**ROAD TO
RETIREMENT**

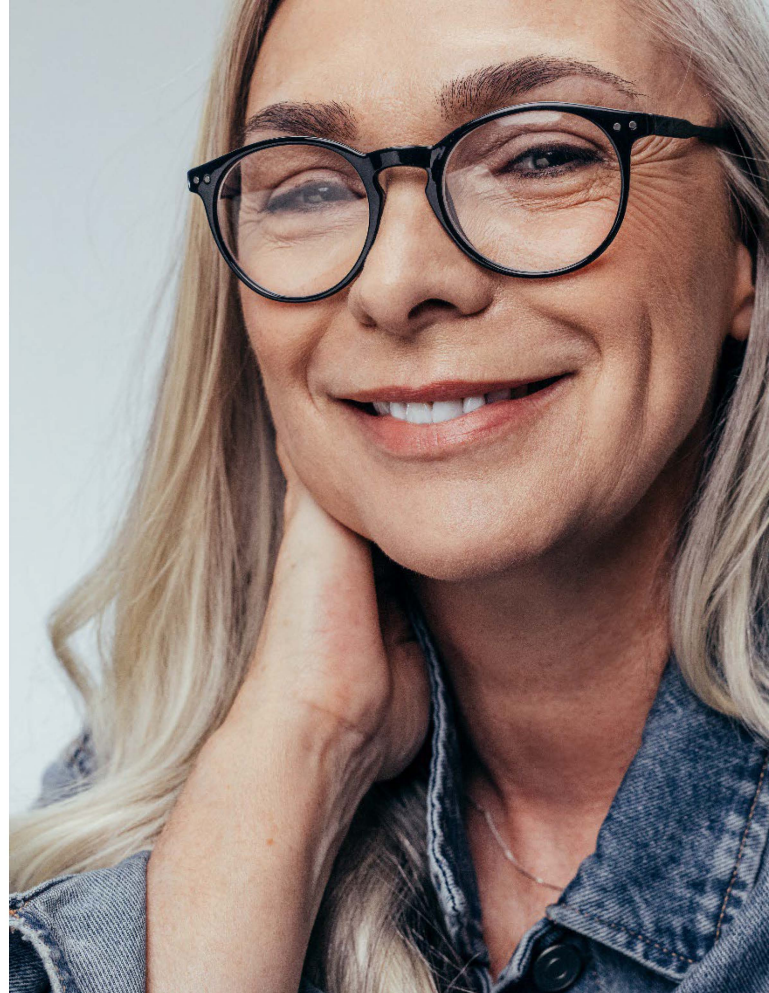
PLANNING YOUR RETIREMENT
FROM INDIANA UNIVERSITY

Housekeeping

- **Session will not be recorded**; however, a PDF of the slides is available on the Road to Retirement website at hr.iu.edu/benefits/road-to-retire.html.
- All attendees have been placed on mute. If you have technical issues, please message an IUHR representative in the chat for assistance.
- **Please put all questions in the Q&A box.** Do not put any questions related to a personal situation in the Q&A.
- Watch the chat for helpful links to additional information. Chat will not be monitored for questions to the presenters.
- At the end of today's session, you will be asked to complete a brief survey.

Today's Agenda

- What is IU retiree status?
- Retiree medical plan options:
 - Options if you retire under age 65
 - Options if you retire at age 65 and older
 - Election and premium examples
- Tools & resources
- Q&A





SECTION ONE

What Is IU Retiree Status



IU Retiree Status

Based on **AGE** and **YEARS OF IU SERVICE**

Age at Termination	Minimum Years of Active Full time IU Service
55	30
56	28
57	26
58	24
59	22
60	20

Age at Termination	Minimum Years of Active Full time IU Service
61	18
62	16
63	14
64	12
65	10

Support Staff hired before July 1, 2013, who are covered by the legacy PERF retirement plan: Retiree status is reached with at least 15 years of full-time appointed IU service for employees separating at ages 60, 61, or 62.

What counts towards “Years of IU Service”

Years of IU Service = Full-time appointed service

(some periods of leave without pay may not be counted)

- Contact AskHR to inquire about your “Years of Service” calculation for Retiree Status
- Sabbatical leaves and leaves for research are counted
- Years of IU service pro-rated for ages that fall between the ages listed in the chart



Retiree Benefits & Perks

**Perks through other IU Units or Organizations*

Retiree health insurance

Retiree life (\$6,000)

IU tuition benefit

IU technology resources

(Administered by UITS, details at: kb.iu.edu/d/dddx#)*

Campus-specific resources:

- Parking discounts*
- Library and research access*
- Cultural and sporting events*

Memberships:

- IU Retiree Association*
(Faculty/Staff)
- Emeriti House (Faculty/Librarians)*
- Senior Academy membership at IU Indianapolis (IU Indy Faculty/Staff)*



What if I don't meet the Retiree Status criteria?

You can still “retire” by separating from the university, but:

- You won't be classified as a retiree or have IU Retiree Status
- You won't be eligible for retiree benefits or Perks No impact on your ability to take distributions from retirement accounts





SECTION TWO

Retiree Medical Plans



Access to IU Retiree Medical Plans

INITIAL eligibility requires that you:

1. Have IU Retiree Status; and
2. Are covered by an IU-sponsored medical plan as an employee or spouse of an IU employee at the time of separation.
 - *Eligible spouses and dependent children (through age 25) are those covered on an IU medical plan at the time of separation.*
 - *You must enroll in COBRA or retiree coverage **within 60 days** of your retirement date.*

CONTINUED eligibility requires that you remain continuously covered on an IU-sponsored plan.

Retiree Medical Plan Options

Under Age 65:

- COBRA (continue current IU plan)
- IU coverage through IU spouse
- Anthem Under 65 PPO HDHP

Age 65 & Up (Medicare eligible):

- IU coverage through IU spouse
- IU Blue Retiree Plan





SECTION TWO

Retiree Medical Plans

Under Age 65



Benefits – IU Under 65 Retiree Medical Plan

- Premiums **not** based on age/tobacco use
- Not based on where you live
- Not an HMO or limited network
- Enhanced **prescription drug** coverage
- Meets continuous enrollment criteria to **bridge to IU Blue Retiree** plan
- For most, **similar/lower premiums** and **higher benefits** than ACA Marketplace plans



Monthly Medical Premiums (2025)

Under Age 65

COBRA Medical
(18 Months)

COBRA Monthly Rates (see hr.iu.edu/benefits/cobra.html)

Anthem PPO \$500	\$1,205 - \$3,614
Anthem PPO HDHP	\$503 - \$1,518

**Anthem U65
PPO HDHP**
(until age 65)

Anthem U65 PPO HDHP Monthly Rates

One Participant	\$ 493.36
Participant & Child(ren)	\$ 943.88
Retiree & Spouse	\$ 1,313.97
Retiree & Family	\$ 1,487.80



Monthly Dental Premiums (2025)

Under Age 65

COBRA Dental
(18 Months)

COBRA Monthly Rates

One Participant	\$ 42.70
Participant & Child(ren)	\$ 76.90
Retiree & Spouse	\$ 100.31
Retiree & Family	\$ 146.30



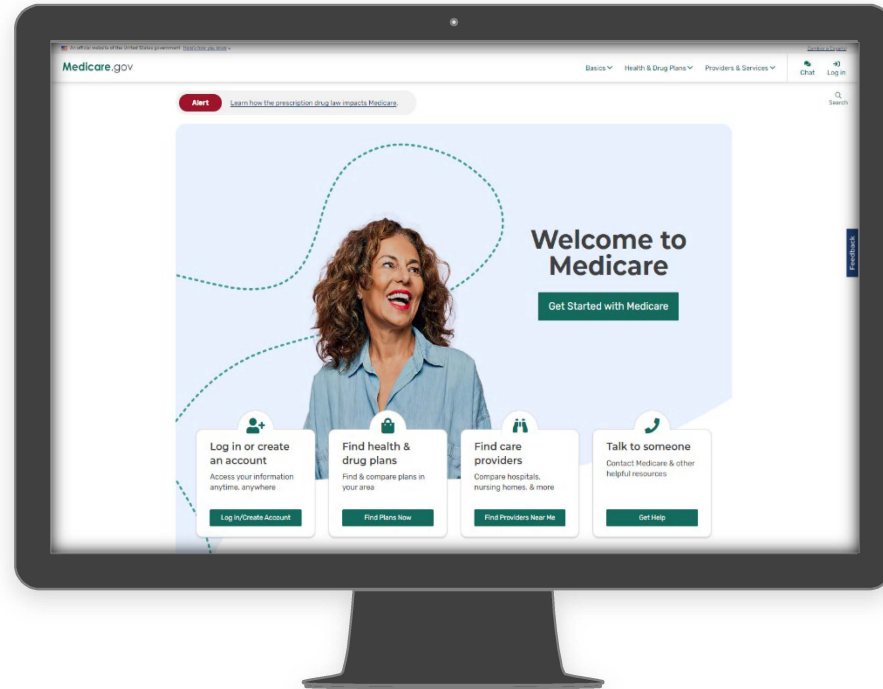
SECTION TWO

Retiree Medical Plans

Age 65 & Older



Medicare Website – [Medicare.gov](https://www.medicare.gov)



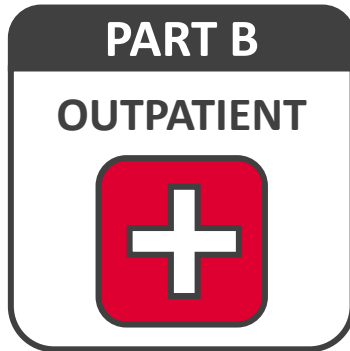
Medicare Basics

The ABC's & D's

Original Medicare



No premium



Professional and outpatient services

(doctor visits, therapy, home healthcare, etc.)



Alternative to Original Medicare



Private plans approved by Medicare




(includes Parts A, B, & often D)



Medicare Basics

Options for Comprehensive Coverage

OPTION 1:





PART A & B		PART D
Hospital	Outpatient	Prescription Drugs
		

MEDICARE SUPPLEMENT

IU Blue Retiree Plan or a commercial “Medigap” plan

Covers Medicare deductibles and copays/coinsurance.
Some plans may cover dental, vision, hearing, etc.

OPTION 2:

PART C (MEDICARE ADVANTAGE PLAN)	
Part A	Part B
	
<u>Plans often include:</u>	<u>Some plans include:</u>
Part D	Additional Benefits (dental, vision, hearing, etc.)
	

Enrolling in Medicare

- **Initial Enrollment Period** = 7-month period around your 65th birthday
- If you begin receiving **Social Security income** (e.g., age 62 or after):
 - You're automatically enrolled in Medicare Part A at age 65
 - Whether actively employed or already retired
 - When you or your spouse use your Social Security Income benefits
- **Special Enrollment Period** = 8-month period after employee coverage ends (**NO** special enrollment after COBRA)
- Penalties apply for enrolling outside enrollment periods
- **Prior to Retirement** Reach out to askhr@iu.edu for the CMS-L564 (Medicare Certification) at least 60 days prior to official retirement date.



SECTION TWO

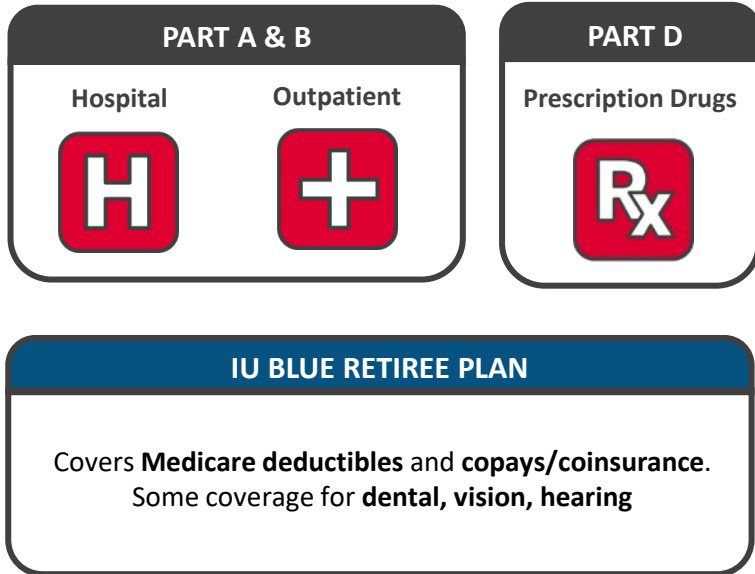
Retiree Medical Plans

Age 65 & Older – Medicare A, B, D + Blue Retiree



IU Blue Retiree Plan

Retirees & Spouses Aged 65 & Up



- Coordinates with Original Medicare like a Medigap or Medicare Supplement plan
- Pays Medicare deductibles (including Part B) and copays/coinsurance
- Covers medical expenses outside the US.
- **Does not** include prescription coverage (you must also enroll in Medicare Part D to have prescription coverage)

IU Blue Retiree Plan

Medicare Complement Benefits

Medicare Complement Benefits

When Medicare pays a portion of the cost of a medical service, the Blue Retiree plan coordinates with Medicare to pay all or most of what Medicare does not pay, up to the Medicare-approved amount. Providers who participate with Medicare accept assignment, meaning they agree to accept the Medicare-approved amount as full payment for Medicare-covered services. When other providers are used, you may have additional costs.

Covered Services	Medicare Benefits – Member Pays	Blue Retiree Plan Pays
Medicare Part A		
Inpatient Benefits		
First 60 days	Pays all but Part A deductible.	Pays the Part A deductible.
Days 61 – 90	Pays all but daily copays.	Pays daily copay.
Days 91 – 150	Pays all but daily copays.	Pays daily copay.
Day 151 and over	Part A benefits exhausted.	Pays deductible & coinsurance.
Inpatient psychiatric hospital	Subject to inpatient deductible & coinsurance.	Pays deductible & coinsurance.
Inpatient copay maximum	Not applicable	Not applicable
Skilled nursing facility (100-day limit per benefit period)	Pays all but covered charges for days 1 – 20. Pays all but daily copay for days 21 – 100.	No benefit. Paid in full by Medicare. Pays daily copay.
Additional days of continued care.	Pays nothing.	Covered under Major Medical.
Home health care	0% of Medicare-approved amount for covered services.	No benefit. Paid in full by Medicare. Pays daily copay.
Hospice care/respite care	0% of Medicare-approved amount for covered hospice services. 5% of Medicare-approved amount for covered respite services.	No benefit. Paid in full by Medicare. Pays daily copay.

IU Blue Retiree Plan

Medicare Complement Benefits

Medicare Part B		
Outpatient Benefits		
Medicare Part B annual deductible	Part B deductible per year.	Pays Part B deductible and remaining 20% of Medicare-allowed charges.
Primary care physician visits	20% of Medicare-approved amount of covered services.	Pays Part B deductible and the remaining 20% of Medicare-allowed charges.
Specialist visits		
Chiropractic services (manual manipulation of the spine to correct subluxation)		
Mental health – Outpatient professional		
Substance use disorder – Outpatient professional		
Non-emergency hospital or surgical center		
Ambulance service (per one-way trip)		
Emergency room		
Urgent care		
Physical, occupational, or speech therapy		
Durable medical equipment (DME)		
Prosthetics		
X-rays		
Chemotherapy		
Radiation therapy		
Podiatrist for non-routine foot care	Not covered.	Not covered.
Podiatrist for routine foot care (up to 4 visits per year)		



IU Blue Retiree Plan

Major Medical, Wellness, Vision Benefits

Covered Services	Medicare Benefits – Member Pays	Blue Retiree Plan Pays
Foreign Travel Outside the USA		
Outpatient emergency care	Not covered.	Pays in full up to max allowable amount.
Inpatient emergency care (60-day lifetime limit)	Not covered.	Pays in full up to max allowable amount.
Outpatient urgent care	Not covered.	Pays in full up to max allowable amount.
Wellness Benefits		
Physical exam (one per year)	0% of Medicare-approved amount of covered services.	Not subject to deductible; pays remaining balance at 100% up to \$150 per calendar year.
Hearing services	Not covered.	Not subject to deductible; pays remaining balance at 100% up to \$50 per calendar year.
Dental services	Not covered.	Not subject to deductible; pays remaining balance at 100% up to \$125 per calendar year.
Vision Benefits (Anthem Blue View Vision) Visit hr.iu.edu/benefits/retireeblue.html for a full summary of vision benefits.		
Covered Services	In-network	Out-of-network
Annual comprehensive eye exam ¹	\$5 copay.	Up to \$42 reimbursement.
Vision wear (glasses frames, glasses lenses, contact lenses)	Specific allowances and discounts when you visit in-network providers. See plan summary for details.	

¹ Medicare does not generally cover routine eye exams for eyeglasses or contact lenses. However, Medicare Part B will cover an annual eye exam if you have diabetes or are at high risk for glaucoma.

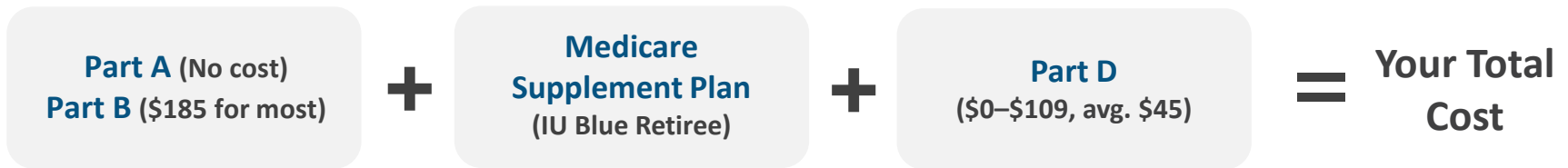
IU Blue Retiree Plan

Monthly Cost of Coverage

- Retiree pays full cost of premium
- Premiums change annually (up or down), but not based on age

Coverage Level	2025 Monthly Premium
One Participant	\$201.39
Retiree and Spouse	\$401.49

Calculate Monthly Cost of Coverage





SECTION THREE

Non-IU Options

Age 65 & Older

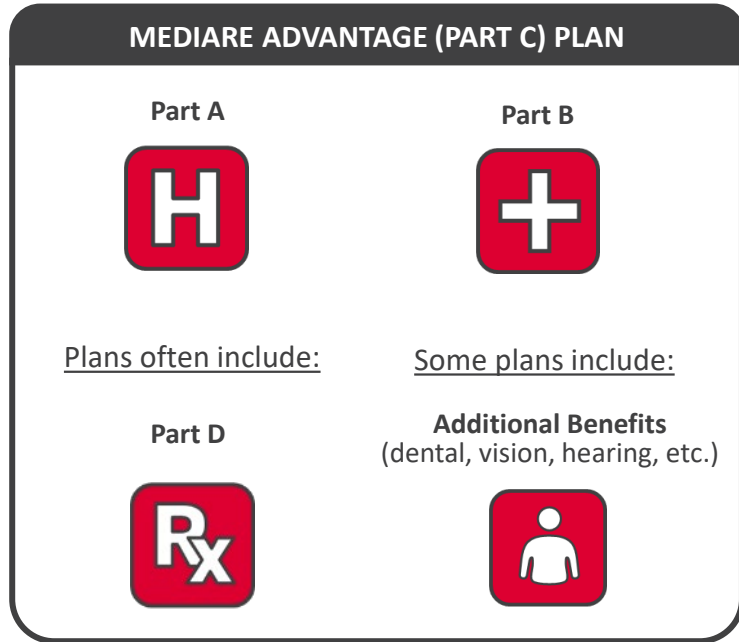


Commercial Medigap Plans

- Sold by private insurance companies
- Plans are standardized, and in most cases named by letters (Plan A – N)
- As of January 1, 2020, Medigap plans sold to people new to Medicare can no longer cover the Part B deductible (IU Blue Retiree Plan does)
- Costs and availability vary by state
- Premiums can be affected by your age, gender, zip code, tobacco use
 - “Introductory” discount premium
 - After your Special Enrollment Period, you can be denied coverage, have coverage delayed, or have the premium based on health factors.

Medicare Advantage (Part C) Plans

Alternative to Original Medicare



- Alternative to Original Medicare (Parts A & B), many also include Part D
- **IU does not offer a Medicare Advantage plan and the IU Blue Retiree Plan does not pair with Medicare Advantage plans.**



SECTION FOUR

Retiree Medical Plans

Premium Examples



Scenario #1

Jenny & Dan



Jenny – Age 65
(IU Retiree)



Dan – Age 63
(Non-IU Spouse)

While Jenny's Employed at IU:

- Covers herself and spouse Dan on employee medical plan.
- Dan, age 63, is a retired principal.

After Jenny's Retirement:

- When Jenny turns 65, she retires with IU Retiree Status.
- Both elect IU Retiree coverage:
 - Jenny—IU Anthem Blue Retiree Plan (for 65+)
 - Dan—Anthem U65 PPO HDHP (for under 65)
- When Dan turns 65, he can switch to the IU Blue Retiree plan—the same plan as Jenny.



Scenario #1 – Jenny and Dan’s Monthly Premiums

Plan	Jenny’s Premium	Dan’s Premium
Medicare A	–	–
Medicare B	\$185.00	–
Medicare D (Rx)*	\$25.00	–
Blue Retiree	\$201.00	–
U65 Anthem HDHP	–	\$493.00
	\$411.00	\$493.00

**Medicare D plans vary in coverage and premiums (\$0 to \$109)*

Total = \$904/month

Scenario #2

Paul & Mimi



Paul – Age 66
(IU Retiree)



Mimi – Age 62
(IU Employee)

While Both Employed at IU:

- Each covers self on employee medical plan.

After Paul's Retirement:

- When Paul turns 66, he retires with IU Retiree Status.
- Mimi continues working and enrolls Paul on her employee plan as a dependent (he delays Medicare).
- When Mimi retires from IU at age 65, she and Paul each enroll in Medicare A, B, & D and the IU Blue Retiree plan. (Paul has IU Retiree Status and has been continuously covered by an IU plan.)



Scenario #2 – Paul and Mimi’s Monthly Premiums

Plan	Paul’s Premium	Mimi’s Premium
Medicare A	–	–
Medicare B	\$185.00	\$185.00
Medicare D (Rx)*	\$40.00	\$7.00
Blue Retiree	\$201.00	\$201.00
U65 Anthem HDHP	–	–
	\$426.00	\$393.00

**Medicare D plans vary in coverage
and premiums (\$0 to \$109)*

Total = \$819/month

Scenario #3

Dave & Wes



Dave – Age 66
(IU Retiree)



Wes – Age 60
(IU Employee)

While Both Employed at IU:

- Each covers self on employee medical plan.

After Dave's Retirement:

- When Dave turns 66, he retires with IU Retiree Status.
- Wes continues working and enrolls Dave on his employee plan as a dependent (he delays Medicare).
- Wes later takes a job with Lilly.
 - Both could enroll in IU retiree coverage at that time, (since Dave maintained continuous IU coverage), but instead they enroll with Wes' new employer.
- When Wes leaves Lilly at age 65, neither he nor Dave are eligible for IU-sponsored retiree coverage (Dave has IU Retiree Status but was not continuously covered through IU).



Scenario #4

Amira



Amira – Age 62
(IU Retiree)

While Amira's Employed at IU:

- Covers herself on an individual medical plan.

After Amira's Retirement:

- When Amira turns 62, she retires with IU Retiree Status.
- Amira elects IU Retiree coverage:
 - IU Anthem U65 PPO HDHP (for under 65)
- If she remains continuously covered on the IU plan, she'll be eligible to enroll in the IU Blue Retiree Plan when she turns 65.

Scenario #4 – Amira’s Monthly Premiums

Plan	Amira’s Premium
Medicare A	–
Medicare B	–
Medicare D (Rx)	–
Blue Retiree	–
U65 Anthem HDHP	\$493
	\$493

Total = \$493/month

Scenario #5

Carlos



Carlos – Age 68
(IU Retiree)

While Carlos' Employed at IU:

- Covers himself on an individual medical plan.

After Carlos' Retirement:

- When Carlos turns 68, he retires with IU Retiree Status.
- He enrolls in Medicare A, B, & D and the IU Blue Retiree plan.



Scenario #5 – Carlos' Monthly Premiums

Plan	Carlos' Premium
Medicare A	–
Medicare B	\$185.00
Medicare D (Rx)*	\$37.00
Blue Retiree	\$201.00
U65 Anthem HDHP	
	\$423.00

**Medicare D plans vary in coverage and premiums (\$0 to \$109)*

Total = \$423/month



SECTION FIVE

Resources & Tools



Retirement Resources & Tools

Benefits	
New Employees	▶
Current Employees	▶
Fellowship Recipients	▶
Graduate Appointees / Postdoc Fellows	▶
IU Residents	▶
Retirees	▶ 1
Eligibility for Retiree Status	
Retiree Benefits	
Preparing to Retire	
Resources & Tools	▶ 2
Federal Notices	

Start at the main Benefits navigation at hr.iu.edu/benefits

Select Retirees

Select Resources & Tools

Retirement Ready Fact Sheets

Retirement Ready
Fact Sheet For Workers Ages 49 - 60
www.ssa.gov

Retirement is different for everyone
Retiree need means of living things and become benefit provides you with the information you need to plan for it.

Earnings are essential
Your earnings are used to determine your eligibility to live your Social Security retirement benefits. You can request, report it to us. Learn how at www.ssa.gov/retire.

You will soon have choices to make
Once you turn 62, you will have increased decisions to make about work and your Social Security retirement benefits. You can continue to work, apply for benefits, do both, or do neither. Each choice comes with important consequences for you and your family. Learn about them at www.ssa.gov/benefits/retirement/choices.html.

Benefits last as long as you live
Your benefits last as long as you live. Your full retirement age is 67. Taking benefits before your full retirement age (or after 70) lowers the amount you get each month for the rest of your life. The longer benefits last, the more you get for the rest of your life. Our Life Calculator shows how long your benefits will last based on your age and gender at www.ssa.gov/benefits/retirement/choices.html.

Working while getting benefits
If you get retirement benefits but want to continue to work before your full retirement age, we might temporarily stop your benefits. We will calculate your earnings on or before your benefits. If you work more than 3 months a year, your benefits will be reduced. Learn how at www.ssa.gov/benefits/retirement/choices.html.

Work may boost your benefits
Your earnings can increase your monthly benefit for you. We track your earnings record. If you have an earnings record, we will recalculate your benefit based on your earnings. You can get a Retirement Estimator at myaccount.socialsecurity.gov.

Some benefits are taxed
You may have to pay federal income taxes on a portion of Social Security benefits if you are single or a couple. Learn more at www.ssa.gov/benefits/retirement/choices.html.

Saving for retirement
Social Security is not meant to be your only source of income. Retirement, pension, or investment account can help you save for retirement. There are many ways to do this. Learn more at www.ssa.gov/benefits/retirement/choices.html.

Retirement Ready
Fact Sheet For Workers Ages 61 - 69
www.ssa.gov

Retirement is different for everyone
Because retirement is not one-size-fits-all, and it can mean different things to different people. Because you are age 70 or older, you should apply for your Social Security benefits. You can receive benefits even if you still work. Starting benefit age 70 will not increase your benefits.

You have choices to make
Some of these choices may include your Social Security benefits, do both, or do neither. Each choice comes with consequences for you and your family. Learn about them at www.ssa.gov/benefits/retirement/choices.html.

Your "full" retirement age
Depending on when you were born, your full retirement age is 66 to 67. Find your exact full retirement age at www.ssa.gov/benefits/retirement/choices.html.

When you start affects how much you get
Delayed benefits start at age 70 and increase your benefits. Starting retirement benefits early at 62 or later at least 36 months before 67 and 11.25% a month on the age gives you an amount. Your Social Security benefits are based on your earnings record.

Earnings are essential
Your earnings are used to determine your eligibility for Social Security retirement benefits. You can request, report it to us. Learn how at www.ssa.gov/retire.

Benefits last as long as you live
Your benefits last as long as you live. Your full retirement age is 67. Taking benefits before your full retirement age (or after 70) lowers the amount you get each month for the rest of your life. The longer benefits last, the more you get for the rest of your life. Our Life Calculator shows how long your benefits will last based on your age and gender at www.ssa.gov/benefits/retirement/choices.html.

Benefits are protected from inflation
Your benefits will be adjusted to keep up with inflation. Learn about these cost-of-living adjustments (COLA) at www.ssa.gov/retire.

Some benefits are taxed
You may have to pay federal income taxes on a portion of your Social Security benefits if you have other taxable income in addition to your benefits. Learn more at www.ssa.gov/benefits/retirement/choices.html.

Working while getting benefits
If you get retirement benefits but want to continue to work before your full retirement age, we might temporarily stop your benefits. We will calculate your earnings on or before your benefits. If you work more than 3 months a year, your benefits will be reduced. Learn how at www.ssa.gov/benefits/retirement/choices.html.

Retirement Ready
Fact Sheet For Workers Ages 70 And Up
www.ssa.gov

Retirement is different for everyone
Perhaps you have not applied for Social Security retirement benefits yet because you still work or are not ready to live "retiree." Retirement is not one-size-fits-all, and it can mean different things to different people. Because you are age 70 or older, you should apply for your Social Security benefits. You can receive benefits even if you still work. Starting benefit age 70 will not increase your benefits.

Now is the time to claim what you've earned
You can claim your retirement benefits now. Because you are age 70 or older, you will receive no additional benefit increases if you continue to delay claiming them. Apply now at www.ssa.gov/applyforretire.

Work may boost your benefits
Your earnings can increase your monthly benefit amount — even after you start receiving benefits. Each year, we check your earnings record if you continue to work. If you have 36 months of earnings since you last reported 36 months, we will automatically recalculate your benefit amount and pay you any increase due. You can get benefit estimates based on when you think your future earnings will be with the my Social Security Retirement Calculator at myaccount.socialsecurity.gov.

Earnings are essential
Your earnings are used to determine your eligibility for Social Security benefits and your benefit amount. Use your Social Security statement to check your earnings. If you see an error on your earnings record, report it to us. Learn how at www.ssa.gov/benefits/retirement/choices.html.

Benefits last as long as you live
Your benefits last as long as you live. Our Life Expectancy Calculator can provide a rough estimate of how long you might live based on your age and gender. www.ssa.gov/benefits/retirement/choices.html

Benefits are protected from inflation
Your benefits will be adjusted to keep up with inflation. Learn about these cost-of-living adjustments (COLA) at www.ssa.gov/retire.

Some benefits are taxed
You may have to pay federal income taxes on a portion of your Social Security benefits if you have other taxable income in addition to your benefits. Learn more at www.ssa.gov/benefits/retirement/choices.html.

Apply Now
www.ssa.gov/applyforretire

Retirement Resources & Tools

Benefits	
New Employees	▶
Current Employees	▶
Fellowship Recipients	▶
Graduate Appointees / Postdoc Fellows	▶
IU Residents	▶
Retirees	▶
Eligibility for Retiree Status	
Retiree Benefits	
Preparing to Retire	
Resources & Tools	
Federal Notices	

Start at the main Benefits navigation at hr.iu.edu/benefits

1 Select Retirees

2 Select Resources & Tools

Checklist for Online Medicare, Retirement, & Spouses Applications

Checklist for Online Medicare, Retirement, & Spouses Applications

The information below will help you gather the information you may need to create a my Social Security account and complete the online Medicare, Retirement, and Spouses applications. We recommend you print this page to use when gathering your information.

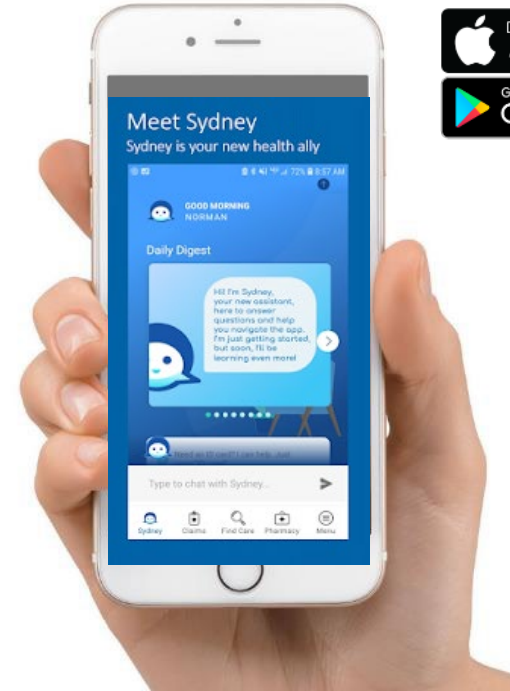
Create a my Social Security Account
You are required to login to your existing my Social Security account, or attempt to create one. To create an account, we will ask you a series of identity questions for verification. You may want to have certain items on hand to be prepared for additional identity questions, such as, but not limited to: **making plans for the purpose of receiving benefits and awards, credit card, W-2, and tax forms.**

File for Benefits Online – The Information You Need	Medicare Only	Retirement & Spouses
Date and Place of Birth If you were born outside the United States or its territories: • Name of your birth country at the time of your birth (it may have a different name now) • Permanent Resident Card number (if you are not a U.S. citizen)	X	X
MEDICAD Number (State Health Insurance) - Start and End Dates	X	
Current Health Insurance • Employment start and end dates for the current employer (if you, or your spouse) who provides you a health insurance coverage through a Group Health Plan • Start and end dates for the longest-term insurance provided by you (or your spouse's) current employer	X	
Marriage and Divorce • Name of current spouse • Name of prior spouse if this marriage lasted more than 10 years or ended in death • Spouse(s) date of birth and SSN (optional) • Beginning and ending date of marriage(s) • Place of marriage(s) (city, state or country, if married outside the U.S.)		X
Name and Date of Birth of Children Who: • Receive benefits for the age 19 or • Are under age 18 and are currently in • Are aged 18-19 and are attending secondary school full-time		X
E-File Medicare Number • Type of file and brand • Renewal period date		X
Employer Details for Current Year and Prior 5 Years (and self-employment) • When your Social Security Statement online at www.socialsecurity.gov/myaccount • Employer name • Employment start and end dates		X
Self-Employment Details for Current Year and Prior 5 Years • When your Social Security Statement online at www.socialsecurity.gov/myaccount • Business type • Total net income		X
Direct Deposit (optional item only) • Account type and number • Bank routing number		X
Direct Deposit (optional item only) • International Direct Deposit (IDD) bank country • Bank name, bank code, and country • Account type and number, branch and number		X

SOCIAL SECURITY ADMINISTRATION | WASHINGTON, DC 20535 | 1-800-772-6742 | www.socialsecurity.gov | 5081-0101-0001

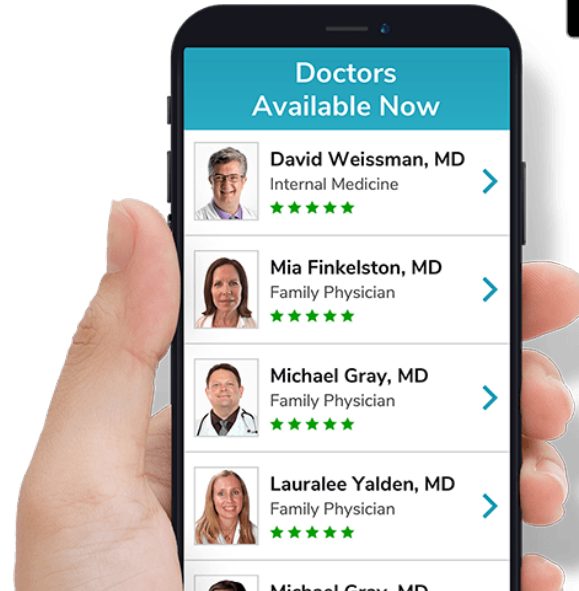
Anthem Sydney Health App

- Log in easily and securely with your [anthem.com](https://www.anthem.com) credentials
- 24/7 access to digital ID card
- Estimate healthcare costs
- Find a doctor or provider and filter by distance or rating
- Check plan progress (deductible, OOP max)
- Review and submit claims
- Securely send and receive messages about your plan



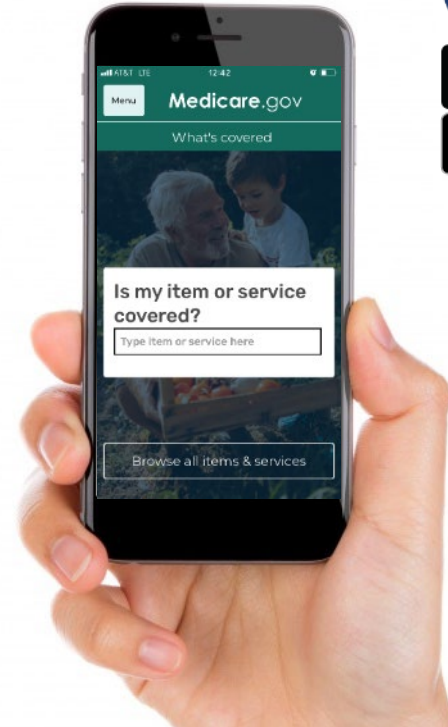
Anthem Live Health Online

- 24/7 access to board-certified doctors from a smartphone, tablet, or computer with a webcam
- Receive medical care for things like the flu, rashes, fever, sinus infection, pink eye, more
- Cost around \$59 per visit
- Doctor can assess your condition, provide treatment options, and even send a prescription to your pharmacy
- Psychiatry, psychology, dermatology, and allergy visits also available



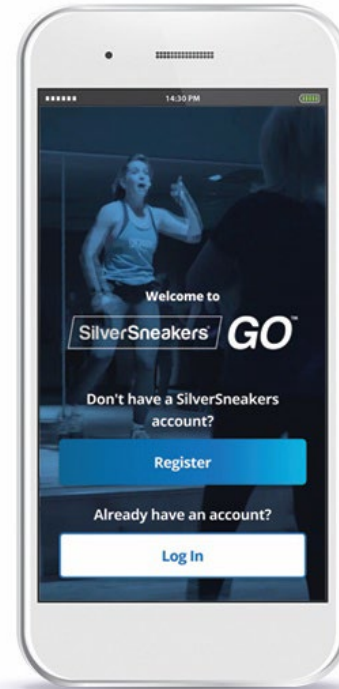
Medicare “What’s Covered” App

- Quickly see whether Medicare covers your service in the doctor’s office, the hospital, or anywhere else
- Delivers general cost, coverage and eligibility details for items and services covered by Medicare Part A & B
- Answer your Medicare coverage questions
- See information about your costs
- Learn about covered items & services
- Browse free preventive services



Silver Sneakers GO

- Strength, flexibility and walking programs customized for beginners, intermediate and advanced users.
- Schedule workouts and activities, with helpful in-app reminders.
- Easy workout modifications; users can switch recommended exercises from easier to harder depending on preferences and ability.
- Provides animated GIFs and videos with step-by-step instructions on how to perform recommended exercises.



Retiree Organizations

IU Retiree Association iura.indiana.edu

Retired IU Faculty and Staff, Spouses and Partners

Emeriti House emeritihouse.indiana.edu

Retired IU Faculty and Librarians

IU Indianapolis Senior Academy
senioracademy.Indianapolis.iu.edu

Retired IU Indianapolis Faculty and Staff

Retired Indiana Public Employees Association
ripea.org *Retired Support Staff*



Don't miss these upcoming Road to Retirement webinars:

Feb 11 – Medicare Basics (*repeat*)

Feb 14 – HSA Rules You Can't Afford to Miss at Age 65

Feb 21 – Social Security Overview

Feb 28 – Fundamentals of Retirement Income Planning

March 7 – Prepare for the Reality of Healthcare in Retirement

May 12 – Medicare Basics (*repeat*)

May 13 – Medicare Part D (*repeat*)

May 14 – Retiree Status, Benefits, & Perks (*repeat*)

Register at: hr.iu.edu/benefits/road-to-retire.html





IU HUMAN RESOURCES

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Thank you!

Questions?



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